



04-0805

3624

EXPRESS MAIL NO.: ER 841 990 964 US

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

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| Application No. | Filed: | Inventor(s): | Atty. Dkt.: |
| 09/835,605 | April 16, 2001 | Ciampi et al. | 045390-01-5012 [formerly 10371/8] |

Title: FAIR-VALUE PRICING OF A FINANCIAL ASSET

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| Examiner: Daniel S. Felten | Art Unit: 3624 |
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MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION MAILED MARCH 28, 2005

Dear Sir:

In response to the Office Action mailed March 28, 2005, Applicants submit the following remarks.